

## ABSTRACT OF THE DISCLOSURE

A financial transaction processing system for use at a point of presentment includes an input receptive of an image of a physical item at least partially embodying a financial transaction, wherein the image contains a visual record of an amount of monetary value. An image recognition module is adapted to extract the amount of monetary value recorded in the image and recognize the amount using character recognition. A validation module is adapted to determine whether the transaction is valid based on a validation characteristic of an item. A balancing module is adapted to determine whether the transaction is balanced based on the amount of monetary value. An output is adapted to transmit information indicating whether the transaction is at least one of balanced and valid.